

CALHOUN COUNTY

2017 OPEN ENROLLMENT



November 7th – November 30th

Agenda

❖ What is Open Enrollment?

❖ Benefits Review

- Medical Plans
- Pharmacy
- Dental Plan – *New Buy-Up Option available and Alternate IDs!*
- Vision Plan
- Life & Disability, Critical Illness, and Group Accident
- HSA and FSA (*Health and Dependent Care*)
 - *Increased FSA Maximum!*

❖ Questions

What is Open Enrollment?

- ❖ Open enrollment is the one time a year you can change your benefit elections for the upcoming plan year.
 - ✓ Add, drop, or change your plan(s)
 - ✓ Add/remove your spouse and/or dependents
- ❖ Coverage changes become effective January 1, 2017
- ❖ Your coverage elections will stay in effect through December 31, 2017 unless you have a qualified life event change

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MEDICAL PLANS



**Blue Cross
Blue Shield**
of Michigan

Medical Plan Comparison

	BCBSM Community Blue PPO 3 CB3	BCBSM Simply Blue PPO 3 (w/ HSA) FB3
	<u>In-Network</u>	<u>In-Network</u>
Employer HSA Contribution	N/A	\$1,500 Single \$3,000 Family
Deductible	\$250 Single \$500 Family	\$2,000 Single \$4,000 Family
Coinsurance	80% after deductible	80% after deductible
Coinsurance Maximum	\$1,000 Single \$2,000 Family	\$1,000 Single \$2,000 Family
Preventive Care	100%	100%
Office Visit Copay	\$20	80% after deductible
ER Copay	\$100	80% after deductible
Rx Copay	Offered through Caremark	80% after deductible
PPACA Maximum (includes ded, coins, HSA contrib & copays)	\$5,350 Single \$10,700 Family	\$1,500 Single \$3,000 Family

FB3 Plan with Health Savings Account (HSA)

❖ FB3 – Simply Blue Medical Plan

- See benefit summary on Benefit Portal or County Website
- Deductible - \$2,000 Single/\$4,000 Family (*must meet full family deductible*)
- Preventive care covered at 100%
- Non-preventive care covered at 80% after your deductible has been met (*for most services*)
- Prescriptions covered at 80% after deductible
- When your 20% coinsurance has reached the coinsurance maximum of \$1,000 Single/\$2,000 Family, non-preventive and prescriptions covered at 100%

❖ HSA Plan

- A personal tax free savings account to help pay for out-of-pocket expenses
- Calhoun County will fund \$1,500 Single/\$3,000 Dual or Family into your account

Advantages of the HSA

❖ Tax Advantages

- ✓ You can make pre-tax contributions to the account
- ✓ Your HSA balance earns tax-free interest
- ✓ You can withdraw tax-free money to pay for qualified health care expenses

❖ HSA Contributions

- Calhoun County will fund a portion
- You can fund...

	Maximum Annual HSA Contribution	Calhoun Contribution	Total You Can Choose to Contribute
Single	\$3,400	\$1,500	\$1,900
Family	\$6,750	\$3,000	\$3,750

- Unused funds rollover to the next year (there is no “use it or lose it” rule)
- Catch up contributions can be contributed by each employee between age 55 and 64, up to an additional \$1,000

❖ Setting aside pre-tax income in an HSA can **increase your take-home pay!**

HSA Important Notes

❖ Dependent Eligibility

- Medical: Up to age 26
- HSA: IRS dependents only

❖ FSA Plans

- Medical Account – not eligible
- Dependent Care Account – eligible

❖ Form 8889

- Additional tax form to file

❖ Discovery Benefits HSA

- Enroll online starting November 7th

❖ Helpful Sites

- www.bcbsm.com
- www.irs.gov
- www.treas.gov
- www.michigandrugprices.com

Don't forget to enter your HSA and FSA elections in E-Suite!



CareHere!

CareHere Health & Wellness Center

- ❖ All Calhoun County employees and dependents enrolled in the employer medical plan are eligible to use the CareHere Health & Wellness Center
- ❖ High Quality Health Care and On-Site Medication Dispensary

- Free Preventative Care Services & Medications
- Acute or chronic care
- High blood pressure
- Diabetes
- Well-Women exams
- School physicals
- Free Coaching Services

- Free Health Risk Assessments
- Colds, flus, sore throats
- Ear infections
- Annual adult exams
- High cholesterol
- Lab work
- Wellness Programs

CareHere Health & Wellness Center

- ❖ **ZERO** cost for all preventative services and **ZERO** cost preventative medications through the on-site dispensary
- ❖ CB3 plan participants there is also no cost for non-preventative services.
- ❖ HSA plan participants there is minimal charge required for non-preventative services due to IRS rules
 - \$63.66 for non-preventative services
 - \$13.58 for medications

CareHere Health & Wellness Center

TO REGISTER

- ❖ Simply call the customer service line at 1-877-423-1330 or use the on-line system at www.CareHere.com and follow the instructions for first time users.
- ❖ Contact HR for Access Codes
- ❖ Already have a primary care physician, please remember you can still use the center for lab work, preventative meds, free coaching (registered dietitian, smoking cessation, behavioral health, diabetes, etc...), as well as all of the CareHere Connect on-line tools.

PHARMACY



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CVS Caremark

❖ Copayments remain the same:

	Prescriptions from a Pharmacy in Network*	Prescriptions from the CVS Caremark Pharmacy
	Up to a 34-day supply	Up to a 90-day supply
Generic Copay	\$10	\$20
Preferred Brand-Name Copay	\$20	\$40
Non-Preferred Brand-Name Copay	\$40	\$80
PPACA Maximum (includes Rx copays)	\$1,500 Single \$3,000 Family	

**To receive the in-network level of benefits, you must use a pharmacy in the CVS Caremark network*

❖ New initiative

- Generic Step Therapy – effective 3/1/17

❖ Select drugs may be excluded from the formulary

- If you will be impacted, Caremark will reach out to you directly via mail
- The formulary can be accessed online or by calling customer service

BCBSM

- ❖ Copayments remain the same: 20% after deductible for in-network prescriptions
- ❖ New initiative
 - Enhanced Prior Authorization
 - About 100 new drugs added. Employees currently taking any of these newly added drugs will be grandfathered
 - Exception: Axiron and Testosterone Cypionate

DENTAL PLAN



Dental Plan

- ❖ Delta Dental PPO and Delta Dental Premier offer a large network of participating providers
 - Nationwide, 3 out of 4 dentists participate
 - Call your provider and ask if they participate in the Delta Dental PPO and/or Premier network or visit www.deltadentalmi.com
- ❖ New this year, the County is offering a Buy-Up plan option
 - Higher percentage coverage
 - Higher Orthodontia maximum

Dental Plan

	Delta Dental Core	Delta Dental Buy-Up
Annual Deductible	None	None
Annual Maximum per person	\$1,000 per person Classes II and III services combined*	\$1,000 per person Classes II and III services combined*
Class I Diagnostic and Preventive Services, Cleanings, Exams & Fluoride treatments	Covered at 100%	Covered at 100%
Class II Basic and Restorative Services, Oral Surgery, Fillings, Root Canals, Bridge and Denture Repair	Covered at 50%	Covered at 80%
Class III Prosthodontic Services, Bridges and Dentures	Covered at 50%	Covered at 80%
Class IV Orthodontia Services (up to age 19)	Covered at 50%, (\$1,000 Lifetime Maximum per dependent)	Covered at 50%, (\$2,000 Lifetime Maximum per dependent)

VISION PLAN



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Vision Plan

- ❖ Vision coverage is provided by BCBSM through Vision Service Plan (VSP) using the VSP provider network
- ❖ You have the choice to receive services from non-participating providers, but your out-of-pocket costs will be higher
- ❖ Is my provider in the network?
 - www.vsp.com
 - Call your provider and ask if they participate in the VSP network

Blue Vision – VSP 12/12/12

	VSP Provider	Non-Participating Provider
Vision Exam (once/calendar year)	Covered 100% after \$5 copay	Up to \$35, less a \$5 copay (member responsible for any difference)
Lenses & Standard Frames (once/calendar year)	Covered 100% after \$10 copay for lenses & standard frames	Up to a predetermined amount for lenses & up to \$45 for frames, less a \$10 copay (member responsible for any difference)
Elective Contact Lenses (once/calendar year)	\$130 allowance for lenses and exam	\$105 allowance for lenses & exam

Please note: Benefits are payable for either eyeglass lenses or contact lenses, but not both.

FLEXIBLE SPENDING ACCOUNTS (FSA)



Flexible Spending Accounts

❖ Health Care Spending Account

- \$2,600 maximum – increase of \$50!
- Use for out-of-pocket medical, dental, and vision expenses
- Not available if enrolled in the HSA Plan

❖ Dependent Care Spending Account

- \$5,000 maximum (*\$2,500 if married & filing separately*)
- Use for child care expenses

✓ Use tax-free \$ to pay for out-of-pocket expenses

✓ Direct Deposit & Debit Card Available

Important FSA Reminders

- ❖ You must **RE-ENROLL** if you plan to elect FSA for 2017
 - Your 2016 election does not carry over to 2017
- ❖ Please remember to plan carefully to avoid over funding your account (“Use it or Lose it” rule)

LIFE & DISABILITY PLANS



Products Insured or Administered by Cigna

- ❖ Life and Accidental Death and Dismemberment (AD&D)
- ❖ Short Term Disability
- ❖ Voluntary Life and AD&D
- ❖ Voluntary Long Term Disability
- ❖ Voluntary Accident Insurance
- ❖ Voluntary Critical Illness
- ❖ Value Added Services

Content is summary information. Refer to company policy and certificates for complete provisions and exclusions.

Enrollment Rules

- If you previously declined coverage, but would like to elect this year:
 - ▣ For Voluntary Life and Voluntary LTD you will need to complete the Evidence of Insurability form and answer medical questions.
 - ▣ For Critical Illness and Accident coverage there will be no medical questions necessary (this year only)

- If you currently have Voluntary Life coverage but would like to increase the amount:
 - ▣ You can choose up to the Guaranteed Issue amount (\$150k EE, \$25k Spouse) during any open enrollment without answering medical questions
 - ▣ If you choose above the Guarantee Issue amount (\$150k EE, \$25k Spouse) will need to answer medical questions

Employer Life and Accidental Death & Dismemberment

- ❖ Life – Lump sum payment to designated beneficiary
- ❖ AD&D – Cash payment for accidental loss of life or pursuant to loss schedule
- ❖ Paid for by Calhoun County
- ❖ Benefit value varies by employee classification

Short Term Disability

- ❖ Provides income replacement in the event of a short-term illness or injury that is not work-related
- ❖ Sample of covered illness or injury:
 - Pregnancy complications and delivery
 - Surgery
 - Cancer treatment
- ❖ 66 2/3% to 67% of standard wage up to dollar maximums that vary by employee classification

Voluntary Life and Accidental Death & Dismemberment

- ❖ Optional additional Life and AD&D coverage to supplement what Calhoun County provides
- ❖ Sample AD&D benefits:
 - Loss of sight in both eyes pays 100% of Principal Sum
 - Quadriplegia pays 100% of Principal Sum
 - Loss of one hand or foot pays 50% of Principal Sum
 - Loss of sight in one eye pays 50%
 - Loss of all four fingers pays 25%
- ❖ Paid for by you
- ❖ Coverage is portable at pooled rates
- ❖ Principal Sum of \$10,000
units up to 8 times salary
or \$500,000

Voluntary Long Term Disability

- ❖ Provides income replacement in the event of a long-term illness or injury that is not work-related
- ❖ Payments continue to age 65 or as long as you are disabled
- ❖ Coverage for employee only, not family members
- ❖ Sample of covered illness or injury:
 - Paralysis
 - Stroke
 - Serious disease such as cancer, ALS, Multiple Sclerosis, Cystic Fibrosis
- ❖ Pre-existing conditions limitations apply
- ❖ 60% of standard wage up to \$3,000 per month

Voluntary Accident Insurance

- ❖ Cash benefits for accidental injuries and conditions paid according to loss schedule
- ❖ Can cover self, spouse and children
- ❖ Pays \$50 per year per covered person for wellness visits and screening tests, including well child visits, cholesterol screening, colonoscopy, mammography, etc.
- ❖ Portable coverage; keep it even if your employment ends

Voluntary Accidental Injury Summary

Accidental Injury Standard Plan Schedule	Benefit Amounts
Initial Treatment and Emergency Benefits	
<ul style="list-style-type: none">• Doctors office visit• Emergency room• Diagnostic exam• Ambulance• Air ambulance	<ul style="list-style-type: none">\$50\$100\$10\$100\$300
Hospitalization Benefits	
<ul style="list-style-type: none">• Initial confinement• Daily confinement• ICU confinement	<ul style="list-style-type: none">\$500\$100/day\$200/day
Fracture Benefits	
<ul style="list-style-type: none">• 21 types of fractures per schedule	\$50 to \$2,000
Dislocation Benefits	
<ul style="list-style-type: none">• 11 types of dislocation per schedule	\$50 to \$2,000
Follow-up Care Benefits	
<ul style="list-style-type: none">• Doctor's office visit• Physical therapy visits	<ul style="list-style-type: none">\$50\$25

Other conditions: burns, lacerations, medicine, medical supplies, surgery, dental procedures, coma, concussion, transportation, lodging, etc.

Voluntary Critical Illness

- ❖ Lump sum cash benefit upon diagnosis of a covered condition
- ❖ Choice of \$5,000, \$10,000, or \$20,000 benefit
- ❖ Spouse benefit of 50% of employee benefit, child benefit is 25%
- ❖ Portable coverage; keep it even if your employment ends
- ❖ Sample covered conditions:
 - Heart Attack
 - Stroke
 - Renal (Kidney) Failure
 - Major Organ Transplant
 - ALS (Lou Gehrig's Disease)
 - Blindness
 - Paralysis

BUY IT NOW!!

**UNIQUE OPPORTUNITY TO BUY THIS COVERAGE
NOW WITHOUT ANSWERING MEDICAL QUESTIONS**

Future elections will require medical questionnaire

Value Added Services

- ❖ Healthy Rewards Discount Program
- ❖ Will Preparation and Funeral Planning Services
- ❖ Secure Travel
- ❖ Identity Theft Resolution
- ❖ Cignasurance beneficiary support program
- ❖ Cigna's Life Assistance & Work/Life Support Programs (includes 3 face to face counselor visits)

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REMINDERS

Open Enrollment

- ❖ To enroll in **Voluntary Life, LTD, Critical Illness and/or Accident** or make changes to your benefit amount, enrollment forms and Evidence of Insurability forms will be available at the open enrollment meetings.
- ❖ If you would like to enroll in or make changes to **any other benefits**, please log on to the County's E-Benefits online enrollment system
- ❖ If adding a newly eligible dependent, complete a Dependent Spouse and Dependent Child Affidavit(s) Form in E-Benefits portal and County Website

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